

BGW#: 51749

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND**  
*Baltimore Division*

IN RE:  
CYNTHIA COTTON  
Debtors

Case No. 09-24946-JFS

Chapter 13

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CYNTHIA COTTON  
Debtors

vs.  
ONEWEST BANK, FSB  
Respondent

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**EXHIBIT: CONTRACTUAL PAYMENT HISTORY FOR LOAN xxxx7694**

<b>Name</b>	CYNTHIA COTTON	<b>Loan #</b>	1010027694
<b>BK Case #</b>	09-24946	<b>Post Due:</b>	1/1/2010
<b>Filed Date</b>	8/12/2009	<b>Stip Due:</b>	N/A

Date Received	Debtor Rcv'd	Trustee Rcv'd	+/- D Susp	D Susp Bal	+/- T Susp	T Susp Bal	Post Pd	Amt Due	Pre Pd	Cont. Pd
07/30/07	\$ 1,376.62	\$ -	\$ -	\$ -	\$ -	\$ -	8/1/2007	\$ 1,376.62		08/01/07
01/07/08	\$ 1,378.00	\$ -	\$ 1.38	\$ 1.38	\$ -	\$ -	9/1/2007	\$ 1,376.62		09/01/07
02/04/08	\$ 1,378.00	\$ -	\$ 1.38	\$ 2.76	\$ -	\$ -	10/1/2007	\$ 1,376.62		10/01/07
04/09/08	\$ 1,447.00	\$ -	\$ 70.38	\$ 73.14	\$ -	\$ -	11/1/2007	\$ 1,376.62		11/01/07
08/06/08	\$ 1,378.00	\$ -	\$ 1.38	\$ 74.52	\$ -	\$ -	12/1/2007	\$ 1,376.62		12/01/07
08/25/08	\$ 534.41	\$ -	\$ 534.41	\$ 608.93	\$ -	\$ -		\$ -		
09/04/08	\$ 1,378.00	\$ -	\$ 1.38	\$ 610.31	\$ -	\$ -	1/1/2008	\$ 1,376.62		01/01/08
09/25/08	\$ 534.41	\$ -	\$ 534.41	\$ 1,144.72	\$ -	\$ -		\$ -		
10/08/08	\$ 1,912.41	\$ -	\$ 535.79	\$ 1,680.51	\$ -	\$ -	2/1/2008	\$ 1,376.62		02/01/08
10/15/08	\$ 460.36	\$ -	\$ 460.36	\$ 2,140.87	\$ -	\$ -		\$ -		
11/07/08	\$ 1,378.00	\$ -	\$ 1.38	\$ 2,142.25	\$ -	\$ -	3/1/2008	\$ 1,376.62		03/01/08
11/17/08	\$ 287.84	\$ -	\$ 287.84	\$ 2,430.09	\$ -	\$ -		\$ -		
12/11/08	\$ 162.01	\$ -	\$ 162.01	\$ 2,592.10	\$ -	\$ -		\$ -		
12/31/08	\$ 2,600.00	\$ -	\$ 1,223.38	\$ 3,815.48	\$ -	\$ -	4/1/2008	\$ 1,376.62		04/01/08
01/15/09	\$ 130.03	\$ -	\$ 130.03	\$ 3,945.51	\$ -	\$ -		\$ -		
01/28/09	\$ -	\$ -	\$ (1,376.62)	\$ 2,568.89	\$ -	\$ -	5/1/2008	\$ 1,376.62		05/01/08
01/28/09	\$ -	\$ -	\$ (1,376.62)	\$ 1,192.27	\$ -	\$ -	6/1/2008	\$ 1,376.62		06/01/08
02/23/09	\$ 82.15	\$ -	\$ 82.15	\$ 1,274.42	\$ -	\$ -		\$ -		
08/27/09	\$ -	\$ -	\$ (150.00)	\$ 1,124.42	\$ -	\$ -	ATTORNEY COST	\$ 150.00		
08/27/09	\$ -	\$ -	\$ (725.00)	\$ 399.42	\$ -	\$ -	ATTORNEY FEE	\$ 725.00		
08/27/09	\$ -	\$ -	\$ (390.00)	\$ 9.42	\$ -	\$ -	ATTORNEY FEE	\$ 390.00		
08/27/09	\$ -	\$ -	\$ (9.42)	\$ 0.00	\$ -	\$ -	FILE COST/COURT	\$ 9.42		
<b>BK FILED: 07/01/08 - 08/01/09</b>			\$ -	\$ 0.00	\$ -	\$ -				
09/16/09	\$ 1,212.65	\$ -	\$ -	\$ 0.00	\$ -	\$ -	9/1/2009	\$ 1,212.65		07/01/08
10/15/09	\$ 1,212.65	\$ -	\$ -	\$ 0.00	\$ -	\$ -	10/1/2009	\$ 1,212.65		08/01/08
11/16/09	\$ 1,212.65	\$ -	\$ -	\$ 0.00	\$ -	\$ -	11/1/2009	\$ 1,212.65		09/01/08
12/17/09	\$ 1,212.65	\$ -	\$ -	\$ 0.00	\$ -	\$ -	12/1/2009	\$ 1,212.65		10/01/08
	\$ -	\$ -	\$ -	\$ 0.00	\$ -	\$ -		\$ -		
	\$ -	\$ -	\$ -	\$ 0.00	\$ -	\$ -		\$ -		
	\$ -	\$ -	\$ -	\$ 0.00	\$ -	\$ -		\$ -		
	\$ -	\$ -	\$ -	\$ 0.00	\$ -	\$ -		\$ -		
	\$ -	\$ -	\$ -	\$ 0.00	\$ -	\$ -		\$ -		
	\$ -	\$ -	\$ -	\$ 0.00	\$ -	\$ -		\$ -		
	\$ -	\$ -	\$ -	\$ 0.00	\$ -	\$ -		\$ -		
	\$ -	\$ -	\$ -	\$ 0.00	\$ -	\$ -		\$ -		
<b>Totals</b>	<b>\$ 21,267.84</b>	<b>\$ -</b>		<b>\$ 0.00</b>		<b>\$ -</b>		<b>\$ 21,267.84</b>		

**CERTIFICATE OF SERVICE**

I certify that on this 26<sup>th</sup> day of January, 2010, the following person(s) were served with a copy of the foregoing Exhibit: Contractual Payment History for Loan xxxx7694 electronically via the CM/ECF system or by first class mail postage prepaid to:

Gerard R. Vetter, Trustee  
100 S. Charles Street, Suite 501, Tower II  
Baltimore, MD 21201

Edward C. Christman  
810 Gleneagles Court  
Suite 301  
Towson, MD 21286

Cynthia Cotton  
1128 Wilson Avenue  
Gwynn Oak, MD 21207

/s/ Kevin R. Feig, Esq.  
Kevin R. Feig, Esq.